

JAMAL ELECTRONICS

মেসার্স
বিশ্বমিষ্টান্নের বাহুমানির গার্মেন্ট

জামাল ইলেকট্রিক

প্রোঃ মোঃ জামাল হোসেন

এখানে তার, বাব্ব, সুইচ, ফ্যান ইত্যাদি ইলেকট্রিক সামগ্রী সুলভ মূল্যে বিক্রয় করা হয় এবং গিফট সামগ্রী বিক্রয় করা হয়।
বিঃ দ্রঃ এখানে মেমোরী বিক্রয় ও গান ডাউন লোড করা হয়।

চামুরিয়া রোড, উত্তর বেতডোবা, কালিহাতী, টাঙ্গাইল। মোবাঃ ০১৭৪৮-৪৮৪৪৮৮, ০১৭৩৫-৪৮৭৪৭৭

চামুরিয়া রোড, উত্তর বেতডোবা, কালিহাতী, টাঙ্গাইল। মোবাঃ ০১৭৪৮-৪৮৪৪৮৮, ০১৭৩৫-৪৮৭৪৭৭

Project prepared by: Md. Rafiqul Islam
Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JAMAL HOSEN
Age	:	02-03-1991 (23 Years)
Education, till to date	:	Class Five
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brothers & 2 Sisters
Present Address		Vill: North Betdoba P.O: Kalihati P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOYMON KHATUN
(iii) Father's name	:	MD RAMJAN ALI
(iv) GB member's info	:	Branch: Brahmmonshason Centre # 65 (Female), Member ID: 4401, Group No: 07 Member since: 01-05-1984 (30 Years) First loan: 2,500 taka.
Further Information:		Existing loan: BDT 40,000 Outstanding loan: BDT 32,960
(v) Who pays GB loan installment	:	Entrepreneur : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748-484488
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Joymon Khatun is a member of Grameen Bank since 30 years. At first she took 2,500 taka loan from Grameen Bank. Joymon Khatun gradually took loan from GB. Utilize loan in their own Jamal Electronics business.

Proposed Nobin Udyokta Business Info

Business Name	:	JAMAL ELECTRONICS
Location	:	Chamuraia road, North betdoba, Kalihati, Tangail
Total Investment in BDT	:	3,80,000 taka
Financing	:	Self BDT 1,80,000 (from existing business) 47% Required Investment BDT 2,00,000 (as equity) 53%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cable, Fan, Bulb, Cooker, Melamine, Charger, Battery, SIM Card & Various electronics item.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka & Tangail.▪The shop is rented.▪Agreed grace period is 4 months.

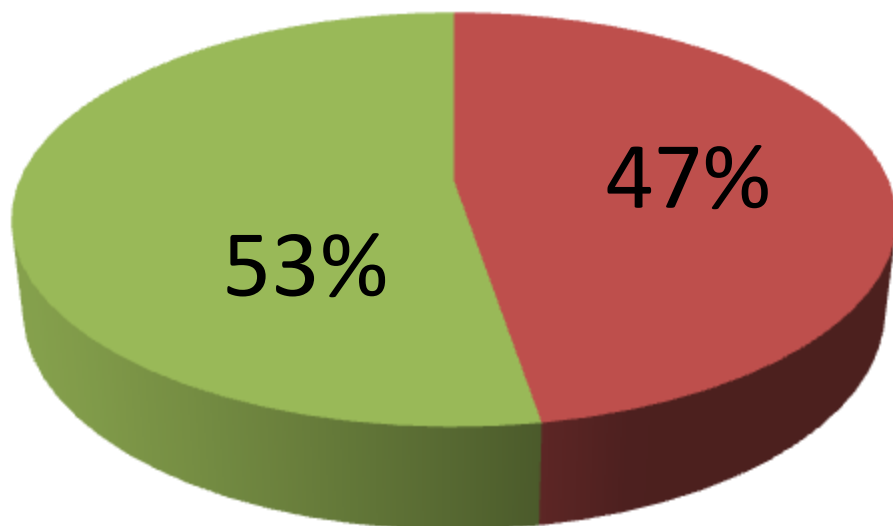
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cable, Fan, Bulb, Cooker, Melamine, Charger, Battery, SIM Card etc	4,025	120,750	1,449,000
Total Sales (A)	4,025	120,750	1,449,000
Less. Variable Expense			
Cable, Fan, Bulb, Cooker, Melamine, Charger, Battery, SIM Card etc	3,500	105,000	1,260,000
Total variable Expense (B)	3,500	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	189,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Entertainment		200	2,400
Spoil goods		200	2,400
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		7,750	93,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fan, Cooker, Bulb,	1,00,000	1,20,000	2,20,000
Cable, SIM Card, Charger, Melamine etc	50,000	80,000	1,30,000
Security	30,000	-	30,000
Total	1,80,000	2,00,000	3,80,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 200,000
- Total 380,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cable, Fan, Bulb, Cooker, Melamine, Charger, Battery, SIM Card etc	6,325	189,750	2,277,000	2,345,310	2,415,669
Total Sales (A)	6,325	189,750	2,277,000	2,345,310	2,415,669
Less. Variable Expense					
Cable, Fan, Bulb, Cooker, Melamine, Charger, Battery, SIM Card etc	5,500	165,000	1,980,000	2,039,400	2,100,582
Total variable Expense (B)	5,500	165,000	1,980,000	2,039,400	2,100,582
Contribution Margin (CM) [C=(A-B)]	825	24,750	297,000	305,910	315,087
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		400	4,800	5,000	5,200
Mobile bill & SMS Monitoring		400	4,800	5,000	5,000
Salary (self)		6,000	72,000	72,000	72,000
Transportation		1,500	18,000	20,000	21,000
Entertainment		300	3,600	4,000	4,200
Spoil goods		300	3,600	4,000	4,500
Total Fixed Cost		9,900	118,800	122,000	123,900
Net Profit (E) [C-D]		14,850	178,200	183,910	191,187
Investment Payback			80,000	80,000	80,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	178,200	183,910	191,187
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		65,240	169,150
	Total Cash Inflow	378,200	249,150	360,337
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan	32,960		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	312,960	80,000	80,000
3	Net Cash Surplus	65,240	169,150	280,337

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures







01 78 3 99 59 99
ମାଧ୍ୟମିକ ବିଭାଗ
ମାଧ୍ୟମିକ ବିଭାଗ





FAMILY PICTURE

